



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al. :
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For: METHODS AND APPARATUS :
FOR AUTOMATED :
UNDERWRITING OF :
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ASSETS :

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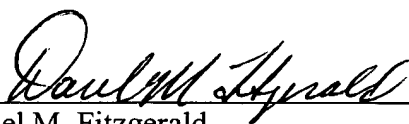
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Respectfully submitted,



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